

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael W Rogers
Fallon J Rogers
Debtors

Case No. 19-04684-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Nov 20, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2024:

Recip ID	Recipient Name and Address
db	+ Michael W Rogers, 2890 Skatetown Rd., Bloomsburg, PA 17815-3261
jdb	+ Fallon J Rogers, 210 Crabapple Lane, Bloomsburg, PA 17815-3208
5267532	+ Berkheimer, for Scott twp/Central Columbia SD, 50 North Seventh Street, Bangor, PA 18013-1731
5264784	+ Columbia County Prothonotary, 35 W Main St, Bloomsburg, PA 17815-1702
5264793	+ Morris Scott Esq, 425 Commerce Dr, Suite 150, Fort Washington, PA 19034-2727
5264800	+ Private National Mortgage, PO Box 514387, Los Angeles, CA 90051-4387

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Nov 20 2024 23:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5264790	Email/Text: dllegal@hab-inc.com	Nov 20 2024 18:41:00	H A Berkheimer, 50 N 7th St, Bangor, PA 18013
5264786	Email/Text: CantonRecoveryGroup@cbna.com	Nov 20 2024 18:41:00	Community Bank, 3152 NYS RTE 417, Olean, NY 14760
5283073	Email/PDF: bncnotices@becket-lee.com	Nov 20 2024 18:49:38	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5264783	+ EDI: CITICORP	Nov 20 2024 23:43:00	CitiBank, PO Box 6500, Sioux Falls, SD 57117-6500
5264785	+ EDI: WFNNB.COM	Nov 20 2024 23:43:00	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
5279870	+ Email/Text: CantonRecoveryGroup@cbna.com	Nov 20 2024 18:41:00	Community Bank, N.A., P.O. Box 509, Canton, NY 13617-0509
5264787	+ EDI: CONVERGENT.COM	Nov 20 2024 23:43:00	Convergent, 800 SW 39th St, PO Box 9004, Renton, WA 98057-9004
5264788	EDI: DISCOVER	Nov 20 2024 23:43:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850
5266879	EDI: DISCOVER	Nov 20 2024 23:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5264789	^ MEBN	Nov 20 2024 18:40:23	Geisinger, 100 N Academy Ave, Danville, PA 17822-0001
5264791	EDI: JPMORGANCHASE	Nov 20 2024 23:43:00	JPMCB, PO Box 15369, Wilmington, DE 19850
5274689	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Nov 20 2024 18:41:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5264792	+ Email/Text: PBNCNotifications@peritussservices.com		

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5264794	+ Email/Text: Bankruptcies@nragroup.com	Nov 20 2024 18:41:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
5264795	+ Email/PDF: bankruptcy_prod@navient.com	Nov 20 2024 18:41:00	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
5264799	EDI: PRA.COM	Nov 20 2024 18:49:51	Navient, 123 Justison St 3rd Fl, Wilmington, DE 19801-5363
5280785	EDI: PRA.COM	Nov 20 2024 23:43:00	Portfolio Recovery, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502
5264796	+ EDI: SYNC	Nov 20 2024 23:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
5264797	^ MEBN	Nov 20 2024 23:43:00	Pay Pal, PO Box 105658, Atlanta, GA 30348-5658
5264798	+ Email/PDF: ebnotices@pnmac.com	Nov 20 2024 18:40:21	Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
5288789	+ Email/PDF: ebnotices@pnmac.com	Nov 20 2024 18:49:45	PennyMac, PO Box 514387, Los Angeles, CA 90051-4387
5264801	+ EDI: SYNC	Nov 20 2024 18:49:54	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
5265942	^ MEBN	Nov 20 2024 23:43:00	Synchchrony Bank, PO Box 965005, Orlando, FL 32896-5005
5285333	EDI: AIS.COM	Nov 20 2024 18:40:36	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5264802	+ EDI: VERIZONCOMB.COM	Nov 20 2024 23:43:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
		Nov 20 2024 23:43:00	Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Community Bank, N.A., P.O. Box 509, Canton, NY 13617-0509
5279871	*+	Community Bank, N.A., P.O. Box 509, Canton, NY 13617-0509
5274858	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2024 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC blemon@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
Robert Spielman	on behalf of Debtor 1 Michael W Rogers bobspielman@yahoo.com rssecty@yahoo.com;spielman.robertr106381@notify.bestcase.com
Robert Spielman	on behalf of Debtor 2 Fallon J Rogers bobspielman@yahoo.com rssecty@yahoo.com;spielman.robertr106381@notify.bestcase.com
Robert P. Sheils, III	on behalf of Creditor Community Bank N.A. RSheilsIII@SheilsLaw.com, tvelez@sheilslaw.com;rmcdonald@sheilslaw.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1

Michael W Rogers

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4317

EIN --

Debtor 2

Fallon J Rogers

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7592

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-04684-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael W Rogers

Fallon J Rogers

**By the
court:**11/20/24Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.